

EXHIBITS 13

2024 SEP 30 AM 9:28
U.S. DISTRICT COURT
DISTRICT OF COLUMBIA

EXHIBIT 13

Here is a **complete, word-for-word transcription** of all 18 Interrogatories and 22 Requests for Production, exactly as they appear in the document. After each request, I will provide a basic understanding as if explained by a 15-year-old. I will ensure that **no words or letters are omitted**.

INTERROGATORIES

1. INTERROGATORY NO. 1:

"Issuance of Federal Reserve Notes: Please confirm if Federal Reserve notes were issued to the local Federal Reserve agent on behalf of the borrower to complete the transactions in question? If yes please provide the date of issuance and the amount."

- **Understanding:** They want to know if money (Federal Reserve notes) was given to the Federal Reserve agent for the borrower. If yes, they want the date and the amount.

2. INTERROGATORY NO. 2:

"Notification of Receipt: Did you or the local Federal Reserve agent notify the borrower of the receipt of such monies as required by the agreement between the parties? If yes please provide a copy of the notification with the date indicated and proof of service and/or notification."

- **Understanding:** They want to know if the borrower was informed when the money was received and want proof of that.

3. INTERROGATORY NO. 3:

"Cease Collection Attempts: Upon the receipt of Federal Reserve notes and or by the local Federal Reserve agent as specified in law 59 STAT 237 §2 were all collection attempts ceased as stipulated by the Fair Debt Collections Practices Act the Fair Credit Reporting Act and the Consumer Financial Protection Act's? Please provide details of any communication sent to the borrower regarding the cessation of collection attempts."

- **Understanding:** They want to know if you stopped trying to collect the debt after receiving the money and whether the borrower was told about it.

4. INTERROGATORY NO. 4:

"Statement of Accounting: If the local Federal Reserve agent also known as the lender operates as a 'collective entity' or custodian of the records has a comprehensive statement of accounting as prescribed by the Uniform Commercial Code Article 9 Section 210 been provided upon request? If yes please attach a copy of the statement with the attachment as to its accuracy. 26 IRC 166: (a) General rule (1) Wholly worthless debts... There shall be allowed as a deduction any debt which becomes worthless within the taxable year."

- **Understanding:** They want to know if a detailed financial statement of the loan was provided, and if so, they want a copy that proves it is accurate.

5. INTERROGATORY NO. 5:

"Do you have a TRUE BILL associated with the debts referenced in the 2nd amended complaint? If so provide a certified copy if not explain why not in full and complete detail!"

EXHIBIT 13

- **Understanding:** They are asking if you have an official document (a "TRUE BILL") for the debt. If not, they want you to explain why.

6. INTERROGATORY NO. 6:

"Eligible papers: The United States Government has recognized that 'notes drafts bills of exchange bankers acceptances trade acceptances' are eligible papers at par with Federal Reserve notes and when tendered to the local Federal Reserve agent accompanied by the application for the advancement of Federal Reserve notes such are for the same purposes as 'national bank (the Federal Reserve) notes.' See: TITLE IV SECTION 401

SUBSECTION 18 PARAGRAPH 6. The government has held that these 'eligible papers' are the 'security and gold' backing Federal Reserve notes and/or tender (and since such is defined within the law they equate to 'legal tender') i.e.: 'collateral security- 'new money' page 80 'The ... bill provides for the issuance of a new money... this new money is to be handled. I refer to section 401 which reads: Upon deposit with the Treasurer of the United States of all contract obligations of the United States or any notes-- And so forth. • Under the Federal Reserve Act obligations that are deposited as the security and gold for reserve notes are placed in the hands of the Federal Reserve agent... This provision is for the issuance of Federal ... Reserve notes; and the security back of it is the obligations notes drafts bills of exchange bank acceptances.' When the promissory note is defined in law as 'tender' for the issuance of Federal Reserve Notes' ibid what is the justification for claiming that a security interest remains?"

- **Understanding:** They are asking why you still claim a security interest (like a lien) if promissory notes are considered valid as payment.

7. INTERROGATORY NO. 7:

"Dollar for dollar: JOINT RESOLUTION June 5 1933 'An Act to uniform the value of the coins and currencies of the United States' makes it clear that it is perpetually against public policy and the laws of the United States for any creditor (obligor) to demand payment from the debtor (obligee) that any debt is to be discharged upon payment (tender) 'dollar for dollar' in any coin or currency which is at the time legal tender for the payment of debts!' 59 STAT 237 §2 holds that the eligible papers (referred to as interrogatory number 6) or to receive at par value and can at no time 'in no event be less than the total amount of Federal Reserve notes applied for!' The United States has made the aforementioned 'eligible papers' obligations of the United States guaranteeing their value backing them by the 'full faith and credit of the United States' stating on the Congressional Record their intent to have these items backed thereby being worth '100 cents on the dollar' as they represent 'a mortgage on all the homes and other property of the people of the United States.' Is it your contention that Congress did not have the power and/or authority to assume responsibility for such eligible papers? That such eligible papers are not tender for the payment of debts? That Congress does not have the authority to regulate the coins and currencies of the United States? That Congress did not state that the eligible papers were to have equal power along with the dollars coined and/or issued? If the answers to any of these questions is yes please support your conclusion with facts and conclusions of the law and not code as the laws of the United States is not the U.S. Code as the U.S. Code is always prima facie and not law! Unless you have evidence to the contrary and again you must provide such evidence supported by facts and conclusions of 'the law!'"

EXHIBIT 13

- **Understanding:** They are asking if you disagree with Congress's authority to declare certain papers as valid payment for debts and want a legal explanation if you do.

8. INTERROGATORY NO. 8:

"The bond and insurance information: What is your bond number(s)? What is the name of the company that issued your bond and/or insurance? What is their contact information? What is the value of the bond and/or the insurance policy(s)? Do you have a copy of the policy(s)? If so you are to supply a copy(s) for review and inspection without delay. You are in accordance with the 'Liabilities Act' required to submit to your insurance company confirmation upon request and notification of a damage claim. Such will result in an additional and separate claim being filed against the bond and insurance companies for your breach of trust!"

- **Understanding:** They are asking for information about your bond and insurance policies, including copies of the documents.

9. INTERROGATORY NO. 9:

"ALLEGED FRAUDULENT SECURITY: Since the promissory note appears to be traded on the public market and the Federal Reserve Act Section 16 Paragraphs 2 and 4 (Acts of June 21 1917 (40 Stat. 237); Jan. 30 1934 (48 Stat. 338); June 12 1945 (59 STAT 237 §2))) if the promissory note is indeed 'collateral and security' assuming the capacity of collateral for the presumed loan and the capacity for the security interest directly associated with the borrower's interest and promissory note from the trade of this instrument on the market what is the income derived from the trade of this instrument on the market? What is the borrower's interest in the trade of the instrument on the market? Has the borrower received any documented compensation and/or offset as a result of the trade on the market? Did the very fact that the promissory note was tendered along with the application which is identified as FEDERAL RESERVE OPERATING CIRCULAR 10 APPENDIX 3 and the law requires Federal Reserve notes to be issued to the lending institution i.e. the local Federal Reserve agent on behalf of the borrower did this transaction which is coupled with an interest not satisfy the debt obligation? If it did not please indicate by providing proof of an outstanding balance and/or transaction and/or provide and/or furnish evidence that the promissory note is neither collateral nor security as prescribed in law?"

- **Understanding:** They are asking if the promissory note was traded on the market, how much income was made, if the borrower benefited, and whether this paid off the loan.

10. INTERROGATORY NO. 10:

"Please explain in full complete detail whether the Federal Reserve have a policy and or procedure where they issue credits instead of Federal Reserve notes in exchange for notes drafts bills of exchange bank acceptances?"

- **Understanding:** They want to know if the Federal Reserve gives out credit instead of cash (Federal Reserve notes) for financial documents like drafts or bills of exchange.

11. INTERROGATORY NO. 11:

"Please explain in full completed detail whether or not you have a 'Master Account' setup with the Federal Reserve and or any of its affiliates? Please explain what you utilize this account for."

EXHIBIT 13

- **Understanding:** They are asking if you have a Master Account with the Federal Reserve and what you use it for.

12. INTERROGATORY NO. 12:

"According to the Federal Reserve by their payment and risk system The Reserve Banks accept a wide range of loan types as collateral such as consumer loans (auto revolving credit plans single payment and installment loans); consumer leases (other); 1-4 family mortgage loans (second lien home equity); 1-4 family residential mortgage loans; student loans; and credit card receivables; the Federal Reserve also generally accepts original notes original note amendments/assignments are generally accepted. Please explain in full completed detail have you ever received any Federal Reserve notes or credits from the Federal Reserve in exchange for any of the above referenced generally accepted collateral? If so please explain in full complete detail how you received such Federal Reserve notes and or credits in exchange for the pledging of a borrower's collateral and what accounts you apply them to or how you apply them where you document you received it."

- **Understanding:** They are asking if you received any Federal Reserve notes or credits for using certain types of loans as collateral, and if so, they want to know how and where this was documented.

13. INTERROGATORY NO. 13:

"Until further notice: THE INTERNAL REVENUE SERVICE has provided guidance that until further notice there will be no penalties for financial institutions such as yours and/or the one you claim to represent for failing to provide the recipient copies of the 1099C to the borrower for The Cancellation of The Debt. Charge-Off Write-Off Forgiveness Extinguishment Offset Setoff Discharge if any of these are associated with the alleged debt please indicate which the date that they apply the dates the borrower was notified and any and all financial records documenting discounts deductions and/or reductions and/or credit in tax liability for you and/or your organization associated with the alleged debt? Please take special notice that any discount any deductions any reductions in tax liabilities associated with the instant alleged debts equate to some sort of benefit usually 'dollar for dollar' if this is the case such was received directly related to and/or associated with the borrower's interest. If you received any of the aforementioned associated reduction and/or deduction and/or offset and/or benefit directly associated with or indirectly to the borrower's interest the borrower was to be notified the borrower's alleged account balance was to be adjusted was this done (please note that throughout this presentment each paragraph is contextually construed unless otherwise indicated)? when was it done? when was the borrower notified? Please take further notice that although the Internal Revenue Service has elected not to enforce penalties for these members to supply the 'recipient copy' to the borrower indicating a calculation of the obligation this does not absolve the alleged creditor of the duty and obligations of the borrower's for failure to supply this information to the borrower equates to malfeasance and a breach of fiduciary duty breach of fiduciary duty of care and is actionable!"

- **Understanding:** They want to know if you received any tax benefits related to the borrower's debt, if you informed the borrower, and if their account was updated.

14. INTERROGATORY NO. 14:

"Altering a notarized document: Do you have a copy of the original promissory note? Has the original promissory note been altered in any way? Did you know that altering a

EXHIBIT 13

notarized document is unlawful as a notarized document carrying the seal representing THE SOVEREIGN STATE full faith and credit is prohibited by law? Did you know that it is unlawful for anyone to trespass on a notary seal since the notary seal is backed by the full faith and credit of the State for which the notary is registered? Has the promissory note been converted to a negotiable instrument as outlined in the Uniform Commercial Code Article 9 Section 102 (65)? [(65) "Promissory note" means an instrument that evidences a promise to pay a monetary obligation does not evidence an order to pay and does not contain an acknowledgment by a bank that the bank has received for deposit a sum of money or funds.'] Is there any evidence and/or indication on the promissory note in its present condition which states 'An order to pay?' Since a promissory note 'does not evidence an order to pay' and it appears that the promissory note has a specific endorsement and appears to carry an assignment after an endorsement of 'pay to the order of... Without recourse' would indicate that the promissory note has been converted to a negotiable instrument as defined under Uniform Commercial Code Article 3 Sections 104 under what premise for you asserting that there is an outstanding obligation via a 'promise to pay?'"

- **Understanding:** They are asking if the original promissory note has been changed in any way, and if it was turned into a tradable financial document.

15. INTERROGATORY NO. 15:

"Regarding Loan Funding: You shall provide detailed documentation and evidence that directly confirms the actual funding of the loans in question referenced in plaintiff's 2nd amended complaint specifying the source of the funds for each loan of credit? Was the plaintiff's promissory note used as a means of funding the loan by converting it into a monetary instrument upon receipt? If the answer is either yes or no you will provide proof attesting to the accuracy and validity of your response."

- **Understanding:** They are asking for proof of how the loan was funded and whether the promissory note was used for that purpose.

16. INTERROGATORY NO. 16:

"Please clarify how the promissory note is treated as collateral for the loan according to 59 STAT 237 §2. Was it considered a direct obligation of value by your institution? Is Federal Reserve operating 10 appendix 3 associated in any capacity with the aforementioned account and/or loan and/or security interest? If the answer is yes or no please provide documentation and/or other evidence proving your asserted claim. According to the Federal Reserve Act as amended on March 9 1933 promissory notes serve as collateral and security for a loan. How does your institution's handling of the promissory note align with these provisions?"

- **Understanding:** They want to know how the promissory note was used as collateral for the loan and if it was treated as valuable by your institution.

17. INTERROGATORY NO. 17:

"Have you ever reported to any credit reporting agency any consumer accounts that has or had an account with you (credit card installment loan auto loan line of credit) with a zero balance because it was closed charged-off transferred to another lender and or purchased by another lender? If the answer is yes please explain in full complete detail the reason why you reported it this way."

EXHIBIT 13

- **Understanding:** They are asking if you ever reported accounts with a zero balance because they were closed or transferred, and if so, they want to know why.

18. INTERROGATORY NO. 18:

"Please explain in full complete detail the exact month day and year each of the plaintiff's accounts referenced in his 2nd amended complaint were sold assigned and transferred to a third party? Please provide the contact information for these third parties including the names addresses and phone numbers of the third parties sold assigned and transferred to which are associated with your agreements with them."

- **Understanding:** They are asking for the exact dates and contact information for any third parties that the accounts were sold or transferred to.

REQUESTS FOR PRODUCTION

1. REQUEST FOR PRODUCTION NO. 1:

"Please produce any and all documents and electronically stored data related to Interrogatories No. 1 through 16 and 18."

- **Understanding:** They want all documents and data related to your answers for Interrogatories 1 through 16 and 18.

2. REQUEST FOR PRODUCTION NO. 2:

"Please produce the names addresses and phone numbers of the third parties that you sold assigned and transferred plaintiffs accounts referenced in his 2nd amended complaint to."

- **Understanding:** They want the contact details of any third parties to whom the accounts were sold or transferred.

3. REQUEST FOR PRODUCTION NO. 3:

"Please produce any and all documents and electronically stored data supporting the exact dates that plaintiff's accounts were sold assigned and transferred to third parties."

- **Understanding:** They want documents showing when the accounts were sold, assigned, or transferred to third parties.

4. REQUEST FOR PRODUCTION NO. 4:

"Please produce any and all insurance policies that are associated with the plaintiff's alleged debts referenced in his 2nd amended complaint."

- **Understanding:** They want to see any insurance policies related to the debts mentioned in the complaint.

5. REQUEST FOR PRODUCTION NO. 5:

"Please produce any and all your procedures for following and being in compliance with the FCRA and the Data Furnisher Rules."

- **Understanding:** They want to see your procedures for complying with the Fair Credit Reporting Act (FCRA) and the rules for data furnishers.

6. REQUEST FOR PRODUCTION NO. 6:

"Please produce any and all ACDV's that were created by any and all credit reporting agencies related to plaintiffs disputes from January 2019 to present."

EXHIBIT 13

- **Understanding:** They want to see all Automated Credit Dispute Verifications (ACDVs) created by credit agencies related to the plaintiff's disputes from January 2019 onwards.

7. REQUEST FOR PRODUCTION NO. 7:

"Please produce any and all documents you sent to plaintiff giving him the opportunity before the time that you disclosed nonpublic personal information to a nonaffiliated third such as the credit reporting agencies and the third parties referenced in plaintiff's 2nd amended complaint was initially disclosed to them so that he can direct that such information not be disclosed to such third party explaining how the plaintiff can exercise that nondisclosure option giving him the opportunity to opt-out of his non-public personal information being reported to a non-affiliated third party as required by The Gramm-Leach-Bliley Act as codified under 15 U.S.C. 6802."

- **Understanding:** They want any documents showing you gave the plaintiff a chance to opt-out before sharing his personal information with third parties, like credit agencies.

8. REQUEST FOR PRODUCTION NO. 8:

"Please produce any and all documents and electronically stored information related to your master account with any and all federal reserves. This would include your account number any and all agreement applications transactions and balances transacted through this account from September 2016 to September 2017."

- **Understanding:** They want to see all documents and data related to your master account with the Federal Reserve, including account numbers, agreements, and transactions from September 2016 to September 2017.

9. REQUEST FOR PRODUCTION NO. 9:

"Please produce any and all documents and electronically stored information related to the pools of loans that are securitized where plaintiff's alleged loan debts are or were associated with and pooled in. Produce all agreements associated the names of the pools cusip number associated and the organizations associated with these pools of securities included the insurance policies associated with these pools."

- **Understanding:** They want documents related to the pools of loans that included the plaintiff's debts, including agreements, security numbers, and insurance policies.

10. REQUEST FOR PRODUCTION NO. 10:

"Please produce any and all documents and electronically stored data that has you deductions you received from the IRS related to any and all uncollectible worthless business bad debts from 2016 to present. Include the required statement that are associated with these deductions and all Schedule-C's filed with the IRS which documents your losses."

- **Understanding:** They want to see documents related to tax deductions for bad debts from 2016 onwards, including forms you filed with the IRS.

11. REQUEST FOR PRODUCTION NO. 11:

"Please produce any and all your policies and procedures concerning the accuracy and integrity of furnished information as required under 16 C.F.R. § 660.3 et seq."

- **Understanding:** They want to see your policies on how you ensure the accuracy of the information you provide to others.

EXHIBIT 13

12. REQUEST FOR PRODUCTION NO. 12:

"Please produce the name address and phone number of any and all indenture trustees that you are associated with that are associated with plaintiff's alleged debt accounts referenced in plaintiff's 2nd amended complaint."

- o **Understanding:** They want the contact information for any trustees associated with the plaintiff's debt accounts.

13. REQUEST FOR PRODUCTION NO. 13:

"Please produce the name address and phone number of all your indenture trustees."

- o **Understanding:** They want the contact details for all the trustees you work with.

14. REQUEST FOR PRODUCTION NO. 14:

"Please produce all of the EIN and FEIN numbers that you are using in your business and the names associated with these tax identification numbers."

- o **Understanding:** They want all your Employer Identification Numbers (EINs) and Federal EINs, along with the names that go with them.

15. REQUEST FOR PRODUCTION NO. 15:

"Please produce any and all Bank accounts that you have and have created that are in the plaintiff's name."

- o **Understanding:** They want information on any bank accounts you've created that are in the plaintiff's name.

16. REQUEST FOR PRODUCTION NO. 16:

"Please produce any and all of your charge-off policies."

- o **Understanding:** They want your policies on how you handle charge-offs.

17. REQUEST FOR PRODUCTION NO. 17:

"Please produce any and all information related to your ALLL account such as the amounts associated and the debits that you made from in this account to credit the receivables of charged-off debts from September 2016 to present. This would include documentation related to the amounts you have set as reserves to cover any and all loan and lease losses as required by the NCUA."

- o **Understanding:** They want documents about your Allowance for Loan and Lease Losses (ALLL) account and how much money was set aside for loan losses from 2016 to now.

18. REQUEST FOR PRODUCTION NO. 18:

"Please produce a copy of your Call Reports to include your NCUA 5300 Call Reports from September 2016 to present."

- o **Understanding:** They want copies of your Call Reports, including specific ones filed with the National Credit Union Administration (NCUA) from September 2016 onwards.

19. REQUEST FOR PRODUCTION NO. 19:

"Please produce a colored picture of the front and back of any and all plaintiff's original 'Notes' bearing his wet ink signature and or electronic signature in its current state as it stand today that is alleged to be in your custody control or possession."

- o **Understanding:** They want a picture of the front and back of any notes with the plaintiff's original signature (in ink or electronically), in the condition they are currently in.

20. REQUEST FOR PRODUCTION NO. 20:

"Please produce any and all transactions associated with account number 0000490847"

EXHIBIT 13

with a routing number of 256078446 that is a PENFED account and the name this account is associated with who the owner of this account and where the funds generated from that were credited to this account."

- **Understanding:** They want to see all transactions related to the PENFED account mentioned, including information about who owns the account and where the money went.

21. REQUEST FOR PRODUCTION NO. 21:

"Please produce the full names of any and all persons who have personal firsthand personal knowledge of any fact related to any claims and defenses that you may have at trial and can sufficiently answer questions at trial on behalf of you related to this case. Please produce a statement of their positions and their day to day tasks functions and responsibilities."

- **Understanding:** They want the names and details of anyone with firsthand knowledge of the case who can testify in court.

22. REQUEST FOR PRODUCTION NO. 22:

"Please produce any and all documents and electronically stored information that you will be using at trial to support any claims and defenses you may have."

- **Understanding:** They want all the documents and information you plan to use at the trial to support your side.

This is the complete transcription and basic understanding of all **18 Interrogatories** and **22 Requests for Production** exactly as they are in the document. Let me know if you need further clarifications or additional help

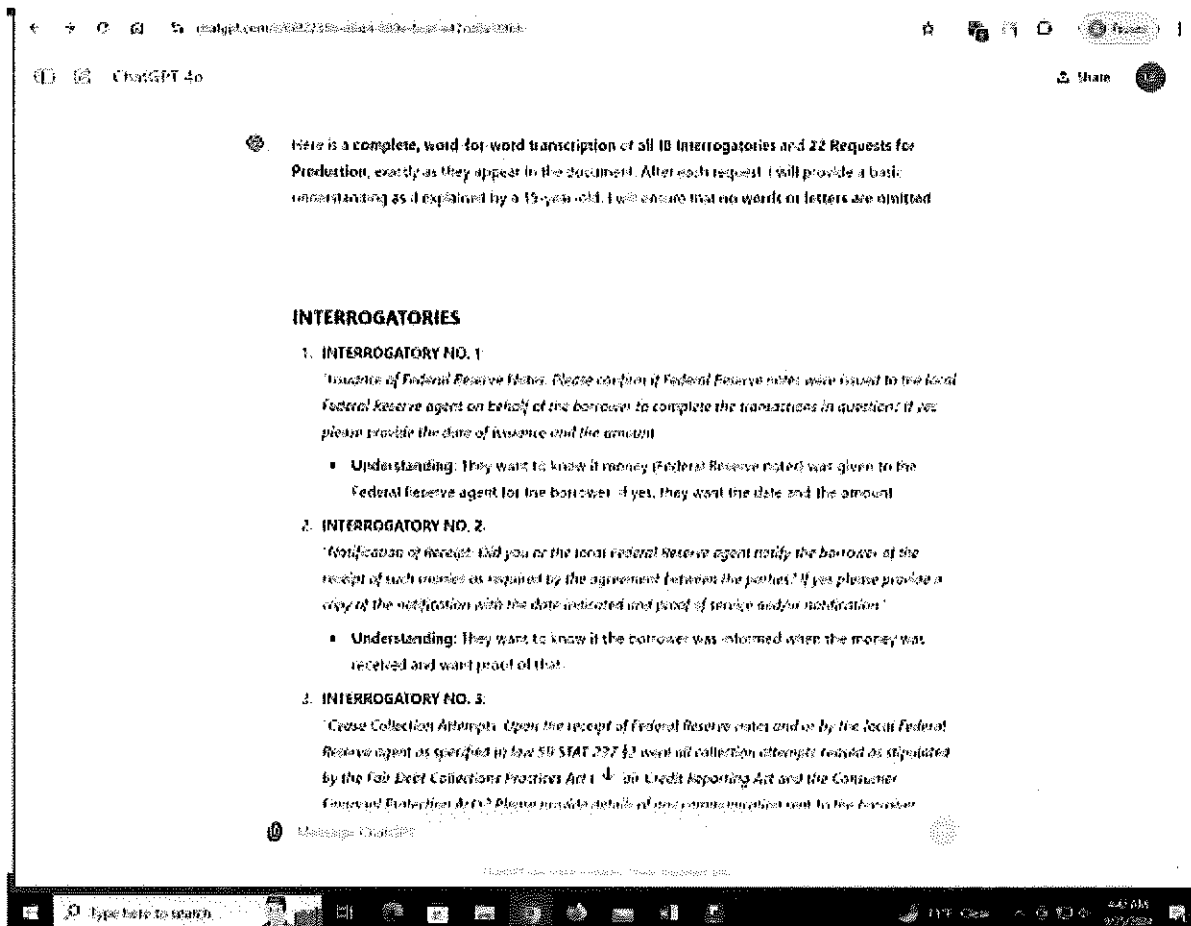
EXHIBIT 13

EXHIBIT 13

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Chapter 46

Share

loan and if it was treated as variable by your institution

17. INTERROGATORY NO. 17:

When you ever reported to any credit reporting agency any consumer accounts that has or had an account with you (credit card installment loan auto loan line of credit) with a zero balance because it was closed charged-off transferred to another lender and or purchased by another lender? If the answer is yes please explain in full complete detail the reason why you reported it this way.

- **Understanding:** They are asking if you ever reported accounts with a zero balance because they were closed or transferred and if so, they want to know why.

18. INTERROGATORY NO. 18:

Please explain in full complete detail the exact month day and year each of the plaintiff's accounts referenced in his last amended complaint were sold assigned and transferred to a third party? Please provide the contact information for these third parties including the names addresses and phone numbers of the third parties sold assigned and transferred to which are associated with your agreements with them.

- **Understanding:** They are asking for the exact dates and contact information for any third parties that the accounts were sold or transferred to.

REQUESTS FOR PRODUCTION

1. REQUEST FOR PRODUCTION NO. 1

Please produce any and all documents and electronically stored data related to Interrogatories No. 1 through 16 and 18.

- **Understanding:** They want all documents and data related to your answers for Interrogatories 1 through 16 and 18.

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EXHIBIT 13